

IBERIABANK CORP  
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**Pursuant to Rule 425 under the**

**Securities Act of 1933, as amended**

**Subject Company: Florida Gulf Bancorp, Inc.**

**Commission File No: 000-25756**

**FOR IMMEDIATE RELEASE**

April 18, 2012

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**IBERIABANK Corporation Reports First Quarter Results**

LAFAYETTE, LOUISIANA IBERIABANK Corporation (NASDAQ: IBKC), holding company of the 125-year-old IBERIABANK (www.iberiabank.com), reported operating results for the first quarter ended March 31, 2012. For the quarter, the Company reported income available to common shareholders of \$19 million and fully diluted earnings per share (EPS) of \$0.66. The Company incurred pre-tax acquisition and conversion costs associated with the acquisitions of OMNI BANCSHARES, Inc. (OMNI) and Cameron Bancshares, Inc. (Cameron) in the first quarter of 2012 equal to less than \$1 million, or \$0.02 per share on an after-tax basis. Excluding the acquisition and conversion costs, EPS in the first quarter of 2012 was \$0.67 per share. The average analyst estimate for EPS for the first quarter of 2012 as reported in First Call was \$0.67 per share.

Daryl G. Byrd, President and Chief Executive Officer commented, "We are extremely pleased with our continued loan and core deposit growth across our geographic footprint. The high-quality market share growth will be of significant benefit to our shareholders once interest rates return to historically normalized levels. Our asset quality and capital measures remain exceptional compared to peers and the banking industry in general, and position us well for client acquisition opportunities in the future."

Byrd continued, "On March 19, 2012, we announced our agreement to acquire Florida Gulf Bancorp, Inc. of Fort Myers, Florida, in a stock-for-stock exchange. We are excited about the opportunity to join forces in Lee County, Florida. We expect to consummate the transaction in the third quarter of 2012, subject to customary closing conditions, including receipt of required regulatory approvals and the approval of Florida Gulf's shareholders."

**Highlights for the First Quarter of 2012 and March 31, 2012:**

Loan growth of \$163 million, or 3%, between quarter-ends (11% annualized rate), excluding loans, OREO, and other assets covered under FDIC loss share agreements (Covered Assets).

Core deposit growth (excluding time deposits) of \$334 million, or 5% (20% annualized growth), compared to December 31, 2011.

Continued asset quality strength; Nonperforming assets (NPAs), excluding Covered Assets and impaired loans marked to fair value that were acquired in the OMNI and Cameron acquisitions, equated to 0.83% of total assets at March 31, 2012, compared to 0.87% at December 31, 2011. On that basis, loans past due 30 days or more declined \$3 million, or 4%, during the first quarter of 2012, to 1.28% of total loans.

For the first quarter of 2012, net charge-offs excluding Covered Assets and acquired impaired loans were \$1 million, or 0.09% of average loans, compared to \$5 million, or 0.31% of average loans, in the fourth quarter of 2011.

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Capital ratios remained strong; At March 31, 2012, the Company's tangible common equity ratio was 9.64%, tier 1 leverage ratio was 10.51%, and total risk based capital ratio was 16.10%.

During the first quarter of 2012, the Company wrote-down other real estate owned ( OREO ) associated with FDIC-assisted acquisitions by approximately \$2 million on a pre-tax basis, or \$0.03 per share on an after-tax basis. During that period, the Company realized \$3 million in pre-tax gains on the sale of investment securities, or \$0.06 per share on an after-tax basis.

**Balance Sheet Summary**

Since December 31, 2011, total assets increased \$33 million, or less than 1%, to \$11.8 billion at March 31, 2012. Over this period, total loans increased \$90 million, or 1%; investment securities increased \$3 million, or less than 1%; and total deposits increased \$172 million, or 2%. Total shareholders' equity increased \$13 million, or 1%, since December 31, 2011, to \$1.5 billion at March 31, 2012.

**Investments**

Total investment securities increased \$3 million during the first quarter of 2012, or less than 1%, to \$2.0 billion at March 31, 2012. As a percentage of total assets, the investment portfolio held constant at 17% at March 31, 2012, compared to year-end 2011. The investment portfolio had a modified duration of 3.1 years at March 31, 2012, compared to 2.8 years at December 31, 2011. The unrealized gain in the investment portfolio decreased from \$46 million at December 31, 2011, to \$42 million at March 31, 2012. Based on projected prepayment speeds and other assumptions, at March 31, 2012, the portfolio was expected to generate approximately \$419 million in cash flows, or about 21% of the portfolio, over the next nine months. The average yield on investment securities declined six basis points on a linked quarter basis, to 2.51% in the first quarter of 2012. The Company holds in its investment portfolio primarily government agency and municipal securities. Municipal securities comprised only 11% of the total investment portfolio at March 31, 2012. The Company holds no sovereign debt or foreign derivative exposure and has an immaterial exposure to accelerated bond premium amortization.

**Loans**

In the first quarter of 2012, total loans increased \$90 million, or 1%. The loan portfolio associated with the FDIC-assisted acquisitions decreased \$73 million, or 5%, compared to December 31, 2011. Excluding loans associated with the FDIC-assisted transactions, total loans increased \$163 million, or 3%, over that period (11% annualized rate). On that basis, commercial and business banking loans grew \$97 million, or 2% (9% annualized rate), and consumer loans increased \$65 million, or 5% (20% annualized rate), while mortgage loans increased \$1 million, or less than 1%, over that period. Between the times at which the acquisitions were completed and March 31, 2012, loans acquired in FDIC-assisted acquisitions decreased by approximately \$632 million, or 33%.

Of the \$7.5 billion total loan portfolio at March 31, 2012, \$1.3 billion (net of discounts), or 17% of total loans, were Covered Assets, which provide considerable protection against credit risk. In addition, all of the impaired loans from OMNI and Cameron at the time of acquisition were marked to estimated fair values.

**Period-End Loan Volumes (\$ in Millions)**

	3/31/11	6/30/11	9/30/11	12/31/11	3/31/12
Commercial	\$ 3,255	\$ 4,230	\$ 4,254	\$ 4,504	\$ 4,601
Consumer	1,003	1,218	1,233	1,288	1,353
Mortgage	344	235	305	262	263
Non-FDIC Loans	\$ 4,602	\$ 5,683	\$ 5,792	\$ 6,054	\$ 6,217
Covered Assets	\$ 1,520	\$ 1,463	\$ 1,378	\$ 1,334	\$ 1,261
Total Loans	\$ 6,122	\$ 7,146	\$ 7,170	\$ 7,388	\$ 7,478
<i>Non-FDIC Growth</i>	3%	25%	2%	5%	3%

On a linked quarter basis, the yield on average total loans (non-FDIC loans and FDIC covered loans, net of the FDIC indemnification asset) decreased 15 basis points to 4.87%. The decrease in this yield was the result of a 13-basis point decline in the yield on the non-covered loans, and 19-basis point decline in the FDIC net covered loan yield portfolio.

**Non-Covered and Net Covered Loan Portfolio Volumes And Yields (\$ in Millions)**

	1Q 2011		2Q 2011		3Q 2011		4Q 2011		1Q 2012	
	Avg Bal	Yield	Avg Bal	Yield	Avg Bal	Yield	Avg Bal	Yield	Avg Bal	Yield
Non Covered Loans	\$ 4,506	4.89%	\$ 5,004	4.92%	\$ 5,743	4.99%	\$ 5,874	4.91%	\$ 6,088	4.78%
FDIC Covered Loans	\$ 1,546	14.20%	\$ 1,490	10.89%	\$ 1,422	7.82%	\$ 1,351	16.14%	\$ 1,293	15.97%
FDIC Indemnification Asset	709	-12.37%	666	-10.88%	627	-1.63%	593	-19.31%	574	-19.26%
Net Covered Loans	\$ 2,254	5.74%	\$ 2,156	4.08%	\$ 2,048	4.93%	\$ 1,944	5.33%	\$ 1,867	5.14%

For the second quarter of 2012, the Company projects the prospective yield on the net covered loan portfolio to approximate 5.05% and projects the average balance of the net covered loan portfolio to decline approximately \$75 million, based on current FDIC loss share accounting assumptions and estimates.

Commercial real estate loans totaled \$3.3 billion at March 31, 2012, of which approximately \$0.7 billion, or 21%, were Covered Assets.

At March 31, 2012, approximately 18% of the Company's direct consumer loan portfolio (net of discounts) consisted of Covered Assets and impaired loans marked to fair value. The remaining legacy consumer portfolio maintained favorable asset quality. The average credit score of a legacy consumer loan portfolio borrower was 721, and consumer loans past due 30 days or more were 0.48% of total consumer loans at March 31, 2012 (compared to 0.88% at December 31, 2011). At March 31, 2012, legacy home equity loans totaled \$526 million, with 0.68% past due 30 days or more (1.11% at December 31, 2011). Legacy home equity lines of credit totaled \$365 million, with 0.24% past due 30 days or more (0.44% at December 31, 2011). The Company reported annualized net recoveries in this portfolio equal to 0.06% of total consumer loans in the first quarter of 2012 (compared to annualized net charge-offs equal to 0.03% of average loans in the fourth quarter of 2011). The weighted average loan-to-value at origination for this portfolio over the last three years was 67%.

The indirect automobile loan portfolio totaled \$288 million at March 31, 2012, up \$26 million, or 10%, compared to this portfolio at December 31, 2011. At March 31, 2012, this portfolio equated to 4% of total loans and had 0.63% in loans past due 30 days or more (including nonaccruing loans), compared to 1.08% at December 31, 2011. Annualized net charge-offs in the indirect loan portfolio equated to approximately 0.09% of average loans in the first quarter of 2012, compared to 0.38% in the fourth quarter of 2011. Approximately 76% of the indirect automobile portfolio was loans to borrowers in the Acadiana region of Louisiana, which currently experiences a relatively favorable unemployment rate (5.2% in February 2012, the 17<sup>th</sup> lowest unemployment rate of 372 MSAs in the United States).

**Asset Quality**

The Company's credit quality statistics are significantly affected by the FDIC-assisted acquisitions. However, the loss share arrangements with the FDIC are expected to provide substantial protection against losses on those Covered Assets. Under loss share agreements in connection with the FDIC-assisted acquisitions, the FDIC will cover 80% of the losses on the disposition of loans and OREO up to \$1.2 billion, or \$965 million (the Company covered the remaining \$241 million at acquisition). In addition, the FDIC will cover 95% of losses that exceed a \$970 million threshold level. The Company received an aggregate discount of approximately \$515 million on the purchase of assets in the transactions.

The majority of assets acquired in the four FDIC-assisted transactions completed in 2009 and 2010 are Covered Assets. Total NPAs at March 31, 2012, were \$812 million, down \$62 million, or 7%, compared to December 31, 2011. Excluding \$729 million in NPAs which were Covered Assets or acquired impaired loans marked to fair value, NPAs at March 31, 2012 were \$82 million, down \$3 million, or 4%, compared to December 31, 2011. On that basis, NPAs were 0.83% of total assets at March 31, 2012, compared to 0.87% of assets at December 31, 2011 and 1.01% one year ago.

**Summary Asset Quality Statistics**

(\$ thousands)	IBERIABANK Corp.				
	1Q11*	2Q11**	3Q11**	4Q11**	1Q12**
Nonaccruals	\$ 60,034	\$ 56,434	\$ 70,833	\$ 60,303	\$ 61,160
OREO & Foreclosed	17,056	18,461	12,301	21,382	17,740
90+ Days Past Due	454	2,191	1,149	3,580	3,338
Nonperforming Assets	\$ 77,544	\$ 77,085	\$ 84,283	\$ 85,265	\$ 82,238
NPAs/Assets	1.01%	0.84%	0.89%	0.87%	0.83%
NPAs/(Loans + OREO)	1.68%	1.36%	1.47%	1.41%	1.33%
LLR/Loans	1.45%	1.28%	1.34%	1.24%	1.21%
Net Charge-Offs/Loans	-0.06%	0.13%	0.12%	0.31%	0.09%

\* Excludes the impact of all FDIC-assisted acquisitions

\*\* Excludes the impact of all FDIC-assisted acquisitions and acquired impaired loans from OMNI and Cameron

Excluding the FDIC-assisted transactions and impaired loans acquired at fair value, loans past due 30 days or more (including nonaccruing loans) decreased \$3 million, or 4%, and represented 1.28% of total loans at March 31, 2012, compared to 1.37% of total loans at December 31, 2011. On that basis, loans past due 30-89 days at March 31, 2012 totaled \$15 million, or 0.25% of total loans (compared to 0.32% of total loans at December 31, 2011), and troubled debt restructurings at March 31, 2012, totaled \$27 million, or 0.44% of total loans (compared to 0.40% of loans at December 31, 2011). Substantially all of the troubled debt restructurings were included in the NPAs at March 31, 2012. The Company reported classified assets excluding Covered Assets totaling \$194 million at March 31, 2012, or 1.65% of total assets (compared to \$206 million and 1.75% of total assets at December 31, 2011).

**Loans Past Due**

*Loans Past Due 30 Days Or More And Nonaccruing Loans As % Of Loans Outstanding*

	3/31/11	6/30/11	9/30/11	12/31/11	3/31/12
<b>Consolidated (Ex-FDIC Covered Assets and SOP 03-3)</b>					
30+ days past due	0.35%	0.41%	0.46%	0.38%	0.30%
Non-accrual	1.30%	0.99%	1.22%	0.99%	0.98%
<b>Total Past Due</b>	<b>1.65%</b>	<b>1.40%</b>	<b>1.68%</b>	<b>1.37%</b>	<b>1.28%</b>
<b>Consolidated (With FDIC Covered Assets)</b>					
30+ days past due	2.04%	1.41%	1.28%	1.46%	0.54%
Non-accrual	11.89%	10.17%	10.36%	9.11%	8.55%
<b>Total Past Due</b>	<b>13.93%</b>	<b>11.58%</b>	<b>11.64%</b>	<b>10.57%</b>	<b>9.09%</b>

The Company reported net charge-offs of \$2 million in the first quarter of 2012, compared to \$5 million on a linked quarter basis. The ratio of net charge-offs to average loans was 0.09% in the first quarter of 2012 (0.09% excluding Covered Assets and impaired loans acquired at fair value), compared to 0.29% in the fourth quarter of



2011. The Company recorded a \$3 million loan loss provision in the first quarter of 2012, down \$1 million, or 33%, on a linked quarter basis. The loan loss provision in the first quarter of 2012 was related to organic loan growth and acquired loan portfolios, partially offset by reduced provision associated with the improvement in asset quality.

At March 31, 2012, the allowance for loan losses was 2.37% of total loans, compared to 2.62% at December 31, 2011. In accordance with generally accepted accounting principles, the Covered Assets and OMNI and Cameron acquired loans were marked to market at acquisition, including estimated loan impairments. Excluding FDIC covered assets and impaired loans that were marked to fair value, the Company's ratio of loan loss reserves to loans decreased from 1.24% at December 31, 2011, to 1.21% at March 31, 2012. Excluding the Covered Assets and all other acquired loans, the Company's ratio of loan loss reserve to loans decreased from 1.39% at December 31, 2011, to 1.33% at March 31, 2012. Management considered the loan loss reserve adequate to absorb credit losses inherent in the loan portfolio at March 31, 2012.

### **Deposits**

During the first quarter of 2012, total deposits increased \$172 million, or 2%. Noninterest bearing deposits climbed \$122 million, or 8% (33% annualized rate); NOW accounts increased \$90 million, or 5% (19% annualized rate); savings and money market deposits increased \$121 million, or 4% (14% annualized rate); and time deposits decreased \$161 million, or 6%.

#### **Period-End Deposit Volumes (\$ in Millions)**

	3/31/11	6/30/11	9/30/11	12/31/11	3/31/12	Mix	
						12/31/11	3/31/12
Noninterest	\$ 941	\$ 1,323	\$ 1,415	\$ 1,485	\$ 1,607	16%	17%
NOW Accounts	1,395	1,639	1,688	1,877	1,967	20%	21%
Savings/MMkt	2,919	3,284	3,360	3,381	3,503	36%	37%
Time Deposits	2,604	2,828	2,727	2,546	2,384	27%	25%
<b>Total Deposits</b>	<b>\$ 7,859</b>	<b>\$ 9,074</b>	<b>\$ 9,190</b>	<b>\$ 9,289</b>	<b>\$ 9,461</b>	<b>100%</b>	<b>100%</b>
<i>Growth</i>	<i>-1%</i>	<i>15%</i>	<i>1%</i>	<i>1%</i>	<i>2%</i>		

Average noninterest bearing deposits increased \$75 million, or 5%, and interest-bearing deposits increased \$53 million, or 1%, on a linked quarter basis. The rate on average interest bearing deposits in the first quarter of 2012 was 0.72%, a decrease of eight basis points on a linked quarter basis.

### **Other Interest Bearing Liabilities**

On a linked quarter basis, average long-term debt decreased \$19 million, or 6%, and the cost of the debt increased eight basis points to 2.92%. The Company had no short-term borrowings at March 31, 2012. The cost of average interest bearing liabilities was 0.82% in the first quarter of 2012, a decrease of eight basis points on a linked quarter basis. For the month of March 2012, the average cost of interest bearing liabilities was 0.80%.

### **Capital Position**

The Company maintains strong capital ratios. The equity-to-assets ratio was 12.68% at March 31, 2012, compared to 12.61% at December 31, 2011, and 13.21% one year ago. At March 31, 2012, the Company reported a tangible common equity ratio of 9.64%, compared to 9.52% at December 31, 2011 and 10.85% one year ago. The Company's Tier 1 leverage ratio was 10.51%, compared to 10.45% at December 31, 2011 and 11.65% one year ago. The Company's total risk-based capital ratio at March 31, 2012 was 16.10%, compared to 16.20% at December 31, 2011 and 19.52% one year ago.



**Regulatory Capital Ratios**

At March 31, 2012

<b>Capital Ratio</b>	<b>Well Capitalized</b>	<b>IBERIABANK</b>	<b>IBERIABANK Corporation</b>
Tier 1 Leverage	5.00%	9.19%	10.51%
Tier 1 Risk Based	6.00%	13.00%	14.84%
Total Risk Based	10.00%	14.27%	16.10%

At March 31, 2012, book value per share was \$50.67, up \$0.19 per share compared to year-end 2011. Tangible book value per share was \$37.23, up \$0.43 per share compared to year-end 2011. Based on the closing stock price of the Company's common stock of \$53.56 per share on April 18, 2012, this price equated to 1.06 times March 31, 2012 book value and 1.44 times March 31, 2012 tangible book value per share.

On March 21, 2012, the Company declared a quarterly cash dividend of \$0.34 per share. This dividend level equated to an annualized dividend rate of \$1.36 per share and an indicated dividend yield of 2.54%.

On October 26, 2011, the Company announced a share repurchase program totaling 900,000 shares of common stock to be completed over a one-year period. No shares were purchased during the first quarter of 2012.

**Interest Rate Risk Position**

The Company's interest rate risk modeling at March 31, 2012, indicated the Company is slightly asset sensitive over a 12-month time frame. A 100 basis point instantaneous and parallel upward shift in interest rates at March 31, 2012, was estimated to increase net interest income over 12 months by approximately 2.6%. Similarly, a 100 basis point decrease in interest rates was expected to decrease net interest income by less than 1%. At March 31, 2012, approximately 50% of the Company's total loan portfolio had fixed interest rates. Eliminating fixed rate loans that mature within a one-year time frame reduces this percentage to 48%. Approximately 75% of the Company's time deposit base will re-price within 12 months from March 31, 2012.

**Operating Results**

On a linked quarter basis, the average earning asset yield decreased 11 basis points, while the cost of interest bearing deposits and liabilities each decreased eight basis points. As a result, the tax-equivalent net interest spread and margin each decreased three basis points. On a linked quarter basis, tax-equivalent net interest income decreased less than \$1 million, or less than 1%, as average earning assets increased \$124 million, or 1%, and the margin declined three basis points.

**Quarterly Average Yields/Cost (Taxable Equivalent Basis)**

	<b>1Q11</b>	<b>2Q11</b>	<b>3Q11</b>	<b>4Q11</b>	<b>1Q12</b>
Earning Asset Yield	4.47%	4.17%	4.39%	4.36%	4.25%
Cost Of Int-Bearing Liabs	1.10%	1.09%	0.98%	0.90%	0.82%
Net Interest Spread	3.37%	3.09%	3.41%	3.46%	3.43%
Net Interest Margin	3.55%	3.28%	3.58%	3.62%	3.59%

Aggregate noninterest income increased \$2 million, or 5%, on a linked quarter basis. The primary changes in noninterest income on a linked quarter basis were an increase in gains on the sale of investment securities of \$2 million, or 258%, an increase in gains on the sale of mortgage loans of \$0.4 million, or 3%, brokerage and capital markets revenues increased \$0.6 million, or 25%, partially offset by a decline in service charges on deposit accounts of \$0.6 million, or 10%, and a decrease in title insurance revenues of \$0.3 million, or 6%.

In the first quarter of 2012, the Company originated \$451 million in mortgage loans, down \$65 million, or 13%, on a linked quarter basis. Client loan refinancing opportunities accounted for approximately 41% of mortgage loan applications in the first quarter of 2012, compared to 48% in the fourth quarter of 2011, and approximately 29% between March 12, 2012, and April 13, 2012. The Company sold \$476 million in mortgage loans during the first quarter of 2012, down \$19 million, or 4%, on a linked quarter basis. Sales margins and gains on the sale of mortgage loans improved slightly on a linked quarter basis. The mortgage origination pipeline was approximately \$203 million at March 31, 2012, compared to \$131 million at December 31, 2011, and approximately \$220 million at April 13, 2012. Mortgage loan repurchases and make-whole payments were \$0.4 million in the first quarter of 2012, compared to less than \$0.7 million in the fourth quarter of 2011.

Noninterest expense increased \$0.1 million, or less than 1%, on a linked quarter basis. Excluding acquisition and conversion-related costs, noninterest expense increased \$3.7 million, or 4%, over that period. During the first quarter of 2012, the Company wrote down OREO properties covered under FDIC loss sharing agreements by \$1.6 million. Excluding acquisition and conversion costs, salaries and benefit costs increased \$3.3 million, or 6%, on a linked quarter basis. Approximately 63% of this expense increase during the first quarter of 2012 was due to payroll tax expense (35%), hospitalization expense (14%), and relocation expense (14%).

The tangible efficiency ratio of IBERIABANK, excluding acquisition and conversion costs, was approximately 65% in the first quarter of 2012, compared to 68% in the fourth quarter of 2011.

#### **IBERIABANK Corporation**

IBERIABANK Corporation is a financial holding company with 266 combined offices, including 175 bank branch offices in Louisiana, Arkansas, Tennessee, Alabama, Texas, and Florida, 22 title insurance offices in Arkansas and Louisiana, mortgage representatives in 60 locations in 12 states, eight locations with representatives of IBERIA Wealth Advisors in four states, and one IBERIA Capital Partners, LLC office in New Orleans. The Company opened two bank branch offices since December 31, 2011, in New Orleans and Baton Rouge, and new mortgage offices in Prattville, Alabama and Bedford, Texas.

The Company's common stock trades on the NASDAQ Global Select Market under the symbol IBKC. The Company's market capitalization was approximately \$1.6 billion, based on the NASDAQ closing stock price on April 18, 2012.

The following 12 investment firms currently provide equity research coverage on IBERIABANK Corporation:

FIG Partners, LLC  
Guggenheim Partners  
Jefferies & Co., Inc.  
Keefe, Bruyette & Woods  
Oppenheimer & Co., Inc.  
Raymond James & Associates, Inc.  
Robert W. Baird & Company  
Stephens, Inc.  
Sterne, Agee & Leach  
Stifel Nicolaus & Company  
SunTrust Robinson-Humphrey  
Wunderlich Securities

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### **Conference Call**

In association with this earnings release, the Company will host a live conference call to discuss the financial results for the quarter just completed. The telephone conference call will be held on Thursday, April 19, 2012, beginning at 9:00 a.m. Central Time by dialing 1-800-288-8960. The confirmation code for the call is 243990. A replay of the call will be available until midnight Central Time on April 26, 2012 by dialing 1-800-475-6701. The confirmation code for the replay is 243990. The Company has prepared a PowerPoint presentation that supplements information contained in this press release. The PowerPoint presentation may be accessed on the Company's web site, [www.iberiabank.com](http://www.iberiabank.com), under Investor Relations and then Presentations.

### **Non-GAAP Financial Measures**

This press release contains financial information determined by methods other than in accordance with GAAP. The Company's management uses these non-GAAP financial measures in their analysis of the Company's performance. These measures typically adjust GAAP performance measures to exclude the effects of the amortization of intangibles and include the tax benefit associated with revenue items that are tax-exempt, as well as adjust income available to common shareholders for certain significant activities or nonrecurring transactions. Since the presentation of these GAAP performance measures and their impact differ between companies, management believes presentations of these non-GAAP financial measures provide useful supplemental information that is essential to a proper understanding of the operating results of the Company's core businesses. These non-GAAP disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. Reconciliations of GAAP to non-GAAP disclosures are included as tables at the end of this release.

### **Forward Looking Statements**

*To the extent that statements in this press release relate to future plans, objectives, financial results or performance of IBERIABANK Corporation, these statements are deemed to be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements, which are based on management's current information, estimates and assumptions and the current economic environment, are generally identified by the use of the words plan, believe, expect, intend, anticipate, estimate, project or similar expressions. IBERIABANK Corporation's actual strategies and results in future periods may differ materially from those currently expected due to various risks and uncertainties.*

*Actual results could differ materially because of factors such as the current level of market volatility and our ability to execute our growth strategy, including the availability of future FDIC-assisted failed bank opportunities, unanticipated losses related to the integration of, and accounting for, acquired businesses and assets and assumed liabilities in FDIC-assisted transactions, adjustments of fair values of acquired assets and assumed liabilities and of deferred taxes in FDIC-assisted acquisitions, credit risk of our customers, effects of the on-going correction in residential real estate prices and reduced levels of home sales, sufficiency of our allowance for loan losses, changes in interest rates, access to funding sources, reliance on the services of executive management, competition for loans, deposits and investment dollars, reputational risk and social factors, changes in government regulations and legislation, increases in FDIC insurance assessments, geographic concentration of our markets and economic conditions in these markets, rapid changes in the financial services industry, dependence on our operational, technological, and organizational systems or infrastructure, hurricanes and other adverse weather events, the volatility and low trading volume of our common stock, and valuation of intangible assets. These and other factors that may cause actual results to differ materially from these forward-looking statements are discussed in the Company's Annual Report on Form 10-K and other filings with the Securities and Exchange Commission (the SEC), available at the SEC's website, <http://www.sec.gov>, and the Company's website, <http://www.iberiabank.com>, under the heading Investor Information. All information in this release is as of the date of this release. The Company undertakes no duty to update any forward-looking statement to conform the statement to actual results or changes in the Company's expectations.*

**Additional Information About The Florida Gulf Bancorp, Inc. Transaction**

*In connection with the proposed merger, IBERIABANK Corporation will file a Registration Statement on Form S-4 that will contain a proxy statement/prospectus for shareholders of Florida Gulf Bancorp, Inc. BEFORE MAKING ANY VOTING OR INVESTMENT DECISIONS, INVESTORS ARE URGED TO CAREFULLY READ THE PROXY STATEMENT/PROSPECTUS REGARDING THE PROPOSED TRANSACTION AND ANY OTHER RELEVANT DOCUMENTS WHEN THEY BECOME AVAILABLE, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT THE PROPOSED TRANSACTION. Investors may obtain a free copy of the proxy statement/prospectus (when it is available) and other documents containing information about IBERIABANK Corporation and Florida Gulf Bancorp, Inc., without charge, at the SEC's web site at <http://www.sec.gov>. Copies of the proxy statement/prospectus and the SEC filings that will be incorporated by reference in the proxy statement/prospectus may also be obtained, when available, for free from the IBERIABANK Corporation website, <http://www.iberiabank.com>, under the heading Investor Information. In addition, documents filed with the SEC for IBERIABANK Corporation will be available free of charge from the Secretary, IBERIABANK Corporation, 200 West Congress Street, 12<sup>th</sup> Floor, Lafayette, Louisiana 70501 (337-521-4003).*

*This communication is not a solicitation of any vote or approval, is not an offer to purchase shares of Florida Gulf Bancorp, Inc. common stock, nor is it an offer to sell shares of IBERIABANK Corporation common stock which may be issued in the proposed merger with Florida Gulf Bancorp, Inc. Any issuance of IBERIABANK Corporation common stock in the proposed merger with Florida Gulf Bancorp, Inc. would have to be registered under the Securities Act of 1933, as amended, and such IBERIABANK Corporation common stock would be offered only by means of a prospectus complying with the Act.*

*Florida Gulf Bancorp, Inc. and its directors, executive officers, and certain other members of management and employees, may be deemed to be participants in the solicitation of proxies from shareholders in respect of the proposed transaction. Information regarding the persons who may be deemed participants in the solicitation of shareholders in connection with the proposed transaction will be set forth in the relevant proxy statement/prospectus and other relevant documents filed with the SEC.*

## IBERIABANK CORPORATION

## FINANCIAL HIGHLIGHTS

	For The Quarter Ended March 31,			For The Quarter Ended December 31,	
	2012	2011	% Change	2011	% Change
<b>Income Data (in thousands):</b>					
Net Interest Income	\$ 91,861	\$ 78,748	17%	\$ 92,573	(1%)
Net Interest Income (TE) <sup>(1)</sup>	94,233	80,195	18%	94,918	(1%)
Net Income	19,393	14,647	32%	17,357	12%
Earnings Available to Common Shareholders Basic	19,393	14,647	32%	17,357	12%
Earnings Available to Common Shareholders Diluted	19,029	14,356	33%	17,051	12%
<b>Per Share Data:</b>					
Earnings Available to Common Shareholders Basic	\$ 0.66	\$ 0.54	21%	\$ 0.59	11%
Earnings Available to Common Shareholders Diluted	0.66	0.54	22%	0.59	11%
Book Value Per Share	50.67	48.68	4%	50.48	0%
Tangible Book Value Per Common Share <sup>(2)</sup>	37.23	38.95	(4%)	36.80	1%
Cash Dividends	0.34	0.34		0.34	
Closing Stock Price	53.47	60.13	(11%)	49.30	8%
<b>Key Ratios: <sup>(3)</sup></b>					
<b>Operating Ratios:</b>					
Return on Average Assets	0.67%	0.59%		0.59%	
Return on Average Common Equity	5.21%	4.52%		4.65%	
Return on Average Tangible Common Equity <sup>(2)</sup>	7.43%	5.95%		6.72%	
Net Interest Margin (TE) <sup>(1)</sup>	3.59%	3.55%		3.62%	
Efficiency Ratio	77.3%	76.4%		77.9%	
Tangible Efficiency Ratio (TE) <sup>(1)(2)</sup>	74.6%	74.0%		75.2%	
Full-time Equivalent Employees	2,591	2,142		2,582	
<b>Capital Ratios:</b>					
Tangible Common Equity Ratio	9.64%	10.85%		9.52%	
Tangible Common Equity to Risk-Weighted Assets	13.80%	16.92%		13.80%	
Tier 1 Leverage Ratio	10.51%	11.65%		10.45%	
Tier 1 Capital Ratio	14.84%	18.26%		14.94%	
Total Risk Based Capital Ratio	16.10%	19.52%		16.20%	
Common Stock Dividend Payout Ratio	51.8%	62.6%		57.5%	
<b>Asset Quality Ratios:</b>					
<b>Excluding FDIC Covered Assets and acquired impaired loans</b>					
Nonperforming Asset to Total Assets <sup>(4)</sup>	0.83%	1.01%		0.87%	
Allowance for Loan Losses to Loans	1.21%	1.45%		1.24%	
Net Charge-offs to Average Loans	0.09%	-0.06%		0.31%	
Nonperforming Assets to Total Loans and OREO <sup>(4)</sup>	1.33%	1.68%		1.41%	

	For The Quarter Ended March 31,	December 31,	For The Quarter Ended September 30,	June 30,
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<b>Balance Sheet Summary (in thousands):</b>	<b>2012 End of Period</b>	<b>2012 Average</b>	<b>2011 Average</b>	<b>2011 Average</b>	<b>2011 Average</b>
Excess Liquidity <sup>(5)</sup>	\$ 396,209	\$ 326,810	\$ 328,869	\$ 217,447	\$ 104,819
Total Investment Securities	2,001,107	2,047,168	2,051,564	2,152,993	2,061,814
Loans, Net of Unearned Income	7,478,306	7,381,188	7,224,613	7,164,164	6,493,790
Loans, Net of Unearned Income, Excluding Covered Loans and SOP 03-3	6,184,526	6,053,548	5,850,558	5,679,590	4,979,056
Total Assets	11,791,283	11,688,081	11,585,185	11,506,895	10,438,931
Total Deposits	9,461,411	9,380,956	9,252,647	9,169,770	8,246,544
Total Shareholders Equity	1,495,630	1,496,782	1,480,538	1,505,355	1,387,239

- (1) Fully taxable equivalent (TE) calculations include the tax benefit associated with related income sources that are tax-exempt using a marginal tax rate of 35%.
- (2) Tangible calculations eliminate the effect of goodwill and acquisition related intangible assets and the corresponding amortization expense on a tax-effected basis where applicable.
- (3) All ratios are calculated on an annualized basis for the period indicated.
- (4) Nonperforming assets consist of nonaccruing loans, accruing loans 90 days or more past due and other real estate owned, including repossessed assets.
- (5) Excess Liquidity includes interest-bearing deposits in banks and fed funds sold.

## IBERIABANK CORPORATION

## CONDENSED CONSOLIDATED FINANCIAL INFORMATION

*(dollars in thousands except per share data)***BALANCE SHEET (End of Period)**

	2012	March 31, 2011	% Change	December 31, 2011	% Change
<b>ASSETS</b>					
Cash and Due From Banks	\$ 196,572	\$ 144,508	36.0%	\$ 194,171	1.2%
Interest-bearing Deposits in Banks	396,209	146,010	171.4%	379,125	4.5%
Total Cash and Equivalents	592,781	290,518	104.0%	573,296	3.4%
Investment Securities Available for Sale	1,811,023	1,710,326	5.9%	1,805,205	0.3%
Investment Securities Held to Maturity	190,084	275,841	(31.1%)	192,764	(1.4%)
Total Investment Securities	2,001,107	1,986,167	0.8%	1,997,969	0.2%
Mortgage Loans Held for Sale	128,125	52,732	143.0%	153,013	(16.3%)
Loans, Net of Unearned Income	7,478,306	6,121,590	22.2%	7,388,037	1.2%
Allowance for Loan Losses	(177,192)	(149,119)	18.8%	(193,761)	(8.6%)
Loans, net	7,301,114	5,972,471	22.2%	7,194,276	1.5%
Loss Share Receivable	537,448	689,004	(22.0%)	591,844	(9.2%)
Premises and Equipment	292,403	231,797	26.1%	285,607	2.4%
Goodwill and Other Intangibles	396,908	262,940	51.0%	401,888	(1.2%)
Other Assets	541,397	459,794	17.7%	560,035	(3.3%)
Total Assets	\$ 11,791,283	\$ 9,945,423	18.6%	\$ 11,757,928	0.3%

**LIABILITIES AND SHAREHOLDERS****EQUITY**

Noninterest-bearing Deposits	\$ 1,607,244	\$ 941,021	70.8%	\$ 1,485,058	8.2%
NOW Accounts	1,966,960	1,395,172	41.0%	1,876,797	4.8%
Savings and Money Market Accounts	3,502,606	2,918,924	20.0%	3,381,502	3.6%
Certificates of Deposit	2,384,601	2,603,918	(8.4%)	2,545,656	(6.3%)
Total Deposits	9,461,411	7,859,035	20.4%	9,289,013	1.9%
Short-term Borrowings			0.0%	192,000	(100.0%)
Securities Sold Under Agreements to Repurchase	266,489	215,537	23.6%	203,543	30.9%
Trust Preferred Securities	111,862	103,655	7.9%	111,862	0.0%
Other Long-term Debt	317,980	297,851	6.8%	340,871	(6.7%)
Other Liabilities	137,911	155,621	(11.4%)	137,978	(0.0%)
Total Liabilities	10,295,653	8,631,699	19.3%	10,275,267	0.2%
Total Shareholders' Equity	1,495,630	1,313,724	13.8%	1,482,661	0.9%
Total Liabilities Shareholders' Equity	\$ 11,791,283	\$ 9,945,423	18.6%	\$ 11,757,928	0.3%

	March 31, 2012	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011
<b>BALANCE SHEET (Average)</b>					
<b>ASSETS</b>					
Cash and Due From Banks	\$ 189,182	\$ 188,517	\$ 199,610	\$ 157,412	\$ 145,062
Interest-bearing Deposits in Banks	326,810	328,869	217,423	104,800	211,773

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Investment Securities	2,047,168	2,051,564	2,152,993	2,061,814	2,030,287
Mortgage Loans Held for Sale	117,186	131,787	87,769	56,783	47,883
Loans, Net of Unearned Income	7,381,188	7,224,613	7,164,164	6,493,790	6,051,841
Allowance for Loan Losses	(185,952)	(167,433)	(172,030)	(147,889)	(135,525)
Loss Share Receivable	573,776	592,985	626,551	666,159	708,809
Other Assets	1,238,723	1,234,283	1,230,415	1,046,062	945,484
<b>Total Assets</b>	<b>\$ 11,688,081</b>	<b>\$ 11,585,185</b>	<b>\$ 11,506,895</b>	<b>\$ 10,438,931</b>	<b>\$ 10,005,614</b>

**LIABILITIES AND SHAREHOLDERS**

**EQUITY**

Noninterest-bearing Deposits	\$ 1,530,504	\$ 1,455,097	\$ 1,368,014	\$ 1,090,281	\$ 901,529
NOW Accounts	1,924,371	1,718,337	1,682,568	1,472,547	1,338,437
Savings and Money Market Accounts	3,481,073	3,413,278	3,350,035	3,053,046	2,922,483
Certificates of Deposit	2,445,008	2,665,935	2,769,153	2,630,670	2,731,308
<b>Total Deposits</b>	<b>9,380,956</b>	<b>9,252,647</b>	<b>9,169,770</b>	<b>8,246,544</b>	<b>7,893,757</b>
Short-term Borrowings	4,220	4,337		21,919	
Securities Sold Under Agreements to Repurchase	219,846	218,926	218,290	200,565	216,494
Trust Preferred Securities	111,862	111,862	111,862	106,944	109,119
Long-term Debt	324,468	343,687	352,610	315,570	307,964
Other Liabilities	149,947	173,188	149,008	160,150	165,142
<b>Total Liabilities</b>	<b>10,191,299</b>	<b>10,104,647</b>	<b>10,001,540</b>	<b>9,051,692</b>	<b>8,692,476</b>
<b>Total Shareholders Equity</b>	<b>1,496,782</b>	<b>1,480,538</b>	<b>1,505,355</b>	<b>1,387,239</b>	<b>1,313,138</b>
<b>Total Liabilities and Shareholders Equity</b>	<b>\$ 11,688,081</b>	<b>\$ 11,585,185</b>	<b>\$ 11,506,895</b>	<b>\$ 10,438,931</b>	<b>\$ 10,005,614</b>



## IBERIABANK CORPORATION

## CONDENSED CONSOLIDATED FINANCIAL INFORMATION

*(dollars in thousands except per share data)***INCOME STATEMENT**

	For The Three Months Ended					
	March 31,			December 31,		
	2012	2011	% Change	2011	% Change	
Interest Income	\$ 109,187	\$ 99,434	9.8%	\$ 111,799	(2.3%)	
Interest Expense	17,326	20,686	(16.2%)	19,226	(9.9%)	
Net Interest Income	91,861	78,748	16.7%	92,573	(0.8%)	
Provision for Loan Losses	2,857	5,471	(47.8%)	4,278	(33.2%)	
Net Interest Income After Provision for Loan Losses	89,004	73,277	21.5%	88,295	0.8%	
Service Charges	5,980	5,512	8.5%	6,613	(9.6%)	
ATM / Debit Card Fee Income	2,024	2,913	(30.5%)	1,997	1.3%	
BOLI Proceeds and Cash Surrender Value Income	951	725	31.1%	899	5.8%	
Gain on Sale of Loans, net	13,619	8,892	53.2%	13,173	3.4%	
Gain (Loss) on Sale of Investments, net	2,836	47	5879.0%	793	257.6%	
Title Revenue	4,533	3,810	19.0%	4,846	(6.5%)	
Broker Commissions	3,060	2,642	15.8%	2,457	24.5%	
Other Noninterest Income	4,393	3,753	17.0%	4,677	(6.1%)	
Total Noninterest Income	37,396	28,295	32.2%	35,455	5.5%	
Salaries and Employee Benefits	54,819	43,629	25.6%	51,416	6.6%	
Occupancy and Equipment	12,719	9,113	39.6%	14,404	(11.7%)	
Amortization of Acquisition Intangibles	1,290	1,169	10.4%	1,384	(6.7%)	
Other Noninterest Expense	31,045	27,821	11.6%	32,522	(4.5%)	
Total Noninterest Expense	99,873	81,732	22.2%	99,726	0.1%	
Income Before Income Taxes	26,527	19,840	33.7%	24,024	10.4%	
Income Taxes	7,134	5,193	37.4%	6,667	7.0%	
Net Income	\$ 19,393	\$ 14,647	32.4%	\$ 17,357	11.7%	
Preferred Stock Dividends						
Earnings Available to Common Shareholders Basic	19,393	14,647	32.4%	17,357	11.7%	
Earnings Allocated to Unvested Restricted Stock	(364)	(291)	24.9%	(307)	18.5%	
Earnings Available to Common Shareholders Diluted	19,029	14,356	32.6%	17,050	11.6%	
Earnings Per Share, Diluted	\$ 0.66	\$ 0.54	21.7%	\$ 0.59	11.3%	
Impact of Merger-related Expenses	\$ 0.01	\$ 0.04	(59.7%)	\$ 0.10	(84.3%)	
Earnings Per Share, Diluted, Excluding Merger-related Expenses	\$ 0.67	\$ 0.58	16.5%	\$ 0.69	(1.9%)	

**NUMBER OF SHARES OUTSTANDING**

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Basic Shares (Average)	29,384,220	26,845,124	9.5%	29,307,297	0.3%
Diluted Shares (Average)	28,928,276	26,560,866	8.9%	28,857,342	0.2%
Book Value Shares (Period End) <sup>(1)</sup>	29,515,866	26,985,467	9.4%	29,373,905	0.5%

**INCOME STATEMENT**

	2012		2011		
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
Interest Income	\$ 109,187	\$ 111,799	\$ 111,966	\$ 97,127	\$ 99,434
Interest Expense	17,326	19,226	20,995	21,162	20,686
Net Interest Income	91,861	92,573	90,971	75,965	78,748
Provision for Loan Losses	2,857	4,278	6,127	9,990	5,471
Net Interest Income After Provision for Loan Losses	89,004	88,295	84,844	65,975	73,277
Total Noninterest Income	37,396	35,455	37,120	30,988	28,295
Total Noninterest Expense	99,873	99,726	99,566	92,706	81,732
Income Before Income Taxes	26,527	24,024	22,398	4,257	19,840
Income Taxes	7,134	6,667	6,051	(929)	5,193
Net Income	\$ 19,393	\$ 17,357	\$ 16,347	\$ 5,186	\$ 14,647
<b>Preferred Stock Dividends</b>					
Earnings Available to Common Shareholders Basic	19,393	17,357	16,347	5,186	14,647
Earnings Allocated to Unvested Restricted Stock	(364)	(307)	(290)	(87)	(291)
Earnings Available to Common Shareholders Diluted	\$ 19,029	\$ 17,050	\$ 16,057	\$ 5,099	\$ 14,356
Earnings Per Share, Basic	\$ 0.66	\$ 0.59	\$ 0.55	\$ 0.19	\$ 0.54
Earnings Per Share, Diluted	\$ 0.66	\$ 0.59	\$ 0.54	\$ 0.18	\$ 0.54
Book Value Per Common Share	\$ 50.67	\$ 50.48	\$ 50.16	\$ 49.88	\$ 48.68
Tangible Book Value Per Common Share	\$ 37.23	\$ 36.80	\$ 36.41	\$ 36.49	\$ 38.95
Return on Average Assets	0.67%	0.59%	0.56%	0.20%	0.59%
Return on Average Common Equity	5.21%	4.65%	4.31%	1.50%	4.52%
Return on Average Tangible Common Equity	7.43%	6.72%	6.22%	2.24%	5.95%

(1) Shares used for book value purposes exclude shares held in treasury at the end of the period.

## IBERIABANK CORPORATION

## CONDENSED CONSOLIDATED FINANCIAL INFORMATION

(dollars in thousands)

<b><u>LOANS RECEIVABLE</u></b>			<b>% Change</b>	<b>December 31,</b>	
	<b>2012</b>	<b>March 31, 2011</b>		<b>2011</b>	<b>% Change</b>
Residential Mortgage Loans:					
Residential 1-4 Family	\$ 457,248	\$ 576,169	(20.6%)	\$ 483,244	(5.4%)
Construction/ Owner Occupied	15,228	14,742	3.3%	16,143	(5.7%)
Total Residential Mortgage Loans	472,476	590,911	(20.0%)	499,387	(5.4%)
Commercial Loans:					
Real Estate	3,263,960	2,679,814	21.8%	3,318,982	(1.7%)
Business	2,160,583	1,572,642	37.4%	2,045,374	5.6%
Total Commercial Loans	5,424,543	4,252,456	27.6%	5,364,356	1.1%
Consumer Loans:					
Indirect Automobile	288,064	247,234	16.5%	261,896	10.0%
Home Equity	1,092,989	878,650	24.4%	1,061,437	3.0%
Automobile	42,458	31,709	33.9%	38,600	10.0%
Credit Card Loans	46,801	41,432	13.0%	48,732	(4.0%)
Other	110,975	79,198	40.1%	113,629	(2.3%)
Total Consumer Loans	1,581,287	1,278,223	23.7%	1,524,294	3.7%
Total Loans Receivable	7,478,306	6,121,590	22.2%	7,388,037	1.2%
Allowance for Loan Losses	(177,192)	(149,119)		(193,761)	
Loans Receivable, Net	\$ 7,301,114	\$ 5,972,471		\$ 7,194,276	
<b><u>ASSET QUALITY DATA</u></b> <sup>(1)</sup>					
	<b>2012</b>	<b>March 31, 2011</b>	<b>% Change</b>	<b>December 31, 2011</b>	<b>% Change</b>
Nonaccrual Loans	\$ 677,619	\$ 800,265	(15.3%)	\$ 719,236	(5.8%)
Foreclosed Assets	64	162	(60.5%)	4	1653.3%
Other Real Estate Owned	126,593	83,024	52.5%	125,042	1.2%
Accruing Loans More Than 90 Days Past Due	7,320	29,279	(75.0%)	29,003	(74.8%)
Total Nonperforming Assets	\$ 811,596	\$ 912,730	(11.1%)	\$ 873,285	(7.1%)
Loans 30-89 Days Past Due	35,228	107,725	(67.3%)	86,467	(59.3%)
Nonperforming Assets to Total Assets	6.88%	9.18%	(25.0%)	7.43%	(7.3%)
Nonperforming Assets to Total Loans and OREO	10.67%	14.71%	(27.5%)	11.62%	(8.2%)
Allowance for Loan Losses to Nonperforming Loans <sup>(2)</sup>	25.9%	18.0%	43.9%	25.9%	(0.1%)
Allowance for Loan Losses to Nonperforming Assets	21.8%	16.3%	33.6%	22.2%	(1.6%)
Allowance for Loan Losses to Total Loans	2.37%	2.44%	(2.7%)	2.62%	(9.7%)
Year to Date Charge-offs	\$ 2,485	\$ 3,294	(24.6%)	\$ 16,535	N/M
Year to Date Recoveries	(790)	(4,058)	(80.5%)	(8,351)	N/M
Year to Date Net Charge-offs (Recoveries)	\$ 1,695	\$ (764)	321.9%	\$ 8,184	N/M

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Quarter to Date Net Charge-offs (Recoveries)	\$	1,695	\$	(764)	321.9%	\$	5,350	(68.3%)
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(1) For purposes of this table, nonperforming assets include all loans meeting nonperforming asset criteria, including assets acquired in FDIC-assisted transactions.

(2) Nonperforming loans consist of nonaccruing loans accruing loans 90 days or more past due.

N/M Comparison of the information presented is not meaningful given the periods presented.

## IBERIABANK CORPORATION

## CONDENSED CONSOLIDATED FINANCIAL INFORMATION

(dollars in thousands)

## LOANS RECEIVABLE (Ex-Covered Assets and

Acquired Impaired Loans) <sup>(1)</sup>	March 31,		% Change	December 31,	
	2012	2011		2011	% Change
Residential Mortgage Loans:					
Residential 1-4 Family	\$ 259,231	\$ 329,564	(21.3%)	\$ 257,635	0.6%
Construction/ Owner Occupied	15,228	14,742	3.3%	16,143	(5.7%)
Total Residential Mortgage Loans	274,459	344,306	(20.3%)	273,778	0.2%
Commercial Loans:					
Real Estate	2,541,709	1,842,777	37.9%	2,592,008	(1.9%)
Business	2,020,594	1,412,549	43.0%	1,869,990	8.1%
Total Commercial Loans	4,562,303	3,255,326	40.1%	4,461,998	2.2%
Consumer Loans:					
Indirect Automobile	287,935	247,234	16.5%	261,547	10.1%
Home Equity	866,213	608,129	42.4%	824,873	5.0%
Automobile	42,414	31,709	33.8%	38,560	10.0%
Credit Card Loans	45,909	40,369	13.7%	47,763	(3.9%)
Other	105,293	74,962	40.5%	108,692	(3.1%)
Total Consumer Loans	1,347,764	1,002,403	34.5%	1,281,434	5.2%
Total Loans Receivable	6,184,526	4,602,035	34.4%	6,017,210	2.8%
Allowance for Loan Losses	(74,526)	(66,816)		(74,862)	
Loans Receivable, Net	\$ 6,110,000	\$ 4,535,219		\$ 5,942,348	

## ASSET QUALITY DATA (Ex-Covered Assets and

Acquired Impaired Loans) <sup>(1)</sup>	March 31,		% Change	December 31,	
	2012	2011		2011	% Change
Nonaccrual Loans	\$ 61,160	\$ 60,034	1.9%	\$ 60,303	1.4%
Foreclosed Assets	26	33	(20.7%)	4	614.4%
Other Real Estate Owned	17,714	17,023	4.1%	21,378	(17.1%)
Accruing Loans More Than 90 Days Past Due	3,338	454	635.0%	3,580	(6.8%)
Total Nonperforming Assets	\$ 82,238	\$ 77,544	6.1%	\$ 85,265	(3.5%)
Loans 30-89 Days Past Due	15,429	15,838	(2.6%)	19,455	(20.7%)
Troubled Debt Restructurings <sup>(2)</sup>	27,339	23,579	16.0%	23,953	14.1%
Current Troubled Debt Restructurings <sup>(3)</sup>	675	56	1109.7%	55	1137.6%
Nonperforming Assets to Total Assets	0.83%	1.01%	(17.5%)	0.87%	(4.4%)
Nonperforming Assets to Total Loans and OREO	1.33%	1.68%	(21.0%)	1.41%	(6.0%)
	115.5%	110.5%	4.6%	117.2%	(1.4%)

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Allowance for Loan Losses to Nonperforming Loans <sup>(4)</sup>					
Allowance for Loan Losses to Nonperforming Assets	90.6%	86.2%	5.2%	87.8%	3.2%
Allowance for Loan Losses to Total Loans	1.21%	1.45%	(17.0%)	1.24%	(3.1%)
Year to Date Charge-offs	\$ 2,111	\$ 3,076	(31.4%)	\$ 15,398	N/M
Year to Date Recoveries	(772)	(3,731)	(79.3%)	(7,825)	N/M
Year to Date Net Charge-offs (Recoveries)	\$ 1,339	\$ (655)	304.5%	\$ 7,573	N/M
Quarter to Date Net Charge-offs (Recoveries)	\$ 1,339	\$ (655)	304.5%	\$ 4,622	(71.0%)

(1) For purposes of this table, nonperforming assets include all loans meeting nonperforming asset criteria, excluding assets acquired in FDIC-assisted transactions.

(2) Troubled debt restructurings meeting past due and nonaccruing criteria are included in loans past due and nonaccrual loans above.

(3) Current troubled debt restructurings are defined as troubled debt restructurings not past due or on nonaccrual status for the respective periods.

(4) Nonperforming loans consist of nonaccruing loans and accruing loans 90 days or more past due.

N/M Comparison of the information presented is not meaningful given the periods presented.

## IBERIABANK CORPORATION

## CONDENSED CONSOLIDATED FINANCIAL INFORMATION

## Taxable Equivalent Basis

(dollars in thousands)

	March 31, 2012		For The Quarter Ended December 31, 2011		March 31, 2011	
	Average Balance	Average Yield/Rate (%)	Average Balance	Average Yield/Rate (%)	Average Balance	Average Yield/Rate (%)
<b>ASSETS</b>						
Earning Assets:						
Loans Receivable:						
Mortgage Loans	\$ 470,429	7.20%	\$ 492,262	7.01%	\$ 610,556	7.49%
Commercial Loans (TE) <sup>(1)</sup>	5,362,517	6.82%	5,235,122	7.22%	4,183,035	6.89%
Consumer and Other Loans	1,548,242	6.33%	1,497,229	6.29%	1,258,251	8.23%
Total Loans	7,381,188	6.74%	7,224,613	7.01%	6,051,842	7.23%
Loss Share Receivable	573,776	-19.26%	592,985	-19.31%	708,809	-12.37%
Total Loans and Loss Share Receivable	7,954,964	4.87%	7,817,598	5.02%	6,760,651	5.17%
Mortgage Loans Held for Sale	117,186	3.58%	131,787	3.21%	47,883	7.17%
Investment Securities (TE) <sup>(1)(2)</sup>	1,987,202	2.51%	1,985,826	2.57%	2,006,499	2.56%
Other Earning Assets	384,861	0.71%	385,158	0.68%	276,945	0.62%
Total Earning Assets	10,444,213	4.25%	10,320,369	4.36%	9,091,978	4.47%
Allowance for Loan Losses	(185,952)		(167,433)		(135,525)	
Nonearning Assets	1,429,820		1,432,249		1,049,161	
Total Assets	\$ 11,688,081		\$ 11,585,185		\$ 10,005,614	
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>						
Interest-bearing liabilities						
Deposits:						
NOW Accounts	\$ 1,924,371	0.40%	\$ 1,718,337	0.41%	\$ 1,338,437	0.58%
Savings and Money Market Accounts	3,481,073	0.51%	3,413,278	0.55%	2,922,483	0.78%
Certificates of Deposit	2,445,008	1.26%	2,665,935	1.38%	2,731,308	1.70%
Total Interest-bearing Deposits	7,850,452	0.72%	7,797,550	0.80%	6,992,228	1.10%
Short-term Borrowings	224,066	0.25%	223,263	0.27%	216,494	0.24%
Long-term Debt	436,331	2.92%	455,549	2.84%	417,083	1.56%
Total Interest-bearing Liabilities	8,510,849	0.82%	8,476,362	0.90%	7,625,805	1.10%
Noninterest-bearing Demand Deposits	1,530,504		1,455,097		901,529	
Noninterest-bearing Liabilities	149,946		173,188		165,142	
Total Liabilities	10,191,299		10,104,647		8,692,476	
Shareholders' Equity	1,496,782		1,480,538		1,313,138	
Total Liabilities and Shareholders' Equity	\$ 11,688,081		\$ 11,585,185		\$ 10,005,614	

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Net Interest Spread	\$	91,861	3.43%	\$	92,573	3.46%	\$	78,748	3.37%
Tax-equivalent Benefit		2,372	0.09%		2,345	0.09%		1,447	0.08%
Net Interest Income (TE) / Net Interest Margin (TE) <sup>(1)</sup>	\$	94,233	3.59%	\$	94,918	3.62%	\$	80,195	3.55%

(1) Fully taxable equivalent (TE) calculations include the tax benefit associated with related income sources that are tax-exempt using a marginal tax rate of 35%.

(2) Balances exclude unrealized gain or loss on securities available for sale and impact of trade date accounting.



## IBERIABANK CORPORATION

## RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

(dollars in thousands)

	March 31, 2012	For The Quarter Ended December 31, 2011	March 31, 2011
Net Interest Income	\$ 91,861	\$ 92,573	\$ 78,748
Effect of Tax Benefit on Interest Income	2,372	2,345	1,447
Net Interest Income (TE) <sup>(1)</sup>	94,233	94,918	80,195
Noninterest Income	37,396	35,455	28,295
Effect of Tax Benefit on Noninterest Income	512	484	390
Noninterest Income (TE) <sup>(1)</sup>	37,908	35,939	28,685
Total Revenues (TE) <sup>(1)</sup>	\$ 132,141	\$ 130,857	\$ 108,880
Total Noninterest Expense	\$ 99,873	\$ 99,726	\$ 81,732
Less Intangible Amortization Expense	(1,290)	(1,384)	(1,169)
Tangible Operating Expense <sup>(2)</sup>	\$ 98,583	\$ 98,342	\$ 80,563
Return on Average Common Equity	5.21%	4.65%	4.52%
Effect of Intangibles <sup>(2)</sup>	2.22%	2.07%	1.43%
Return on Average Tangible Common Equity <sup>(2)</sup>	7.43%	6.72%	5.95%
Efficiency Ratio	77.3%	77.9%	76.4%
Effect of Tax Benefit Related to Tax Exempt Income	(1.7%)	(1.7%)	(1.3%)
Efficiency Ratio (TE) <sup>(1)</sup>	75.6%	76.2%	75.1%
Effect of Amortization of Intangibles	(1.0%)	(1.0%)	(1.1%)
Tangible Efficiency Ratio (TE) <sup>(1)(2)</sup>	74.6%	75.2%	74.0%

<sup>(1)</sup> Fully taxable equivalent (TE) calculations include the tax benefit associated with related income sources that are tax-exempt using a marginal tax rate of 35%.

<sup>(2)</sup> Tangible calculations eliminate the effect of goodwill and acquisition related intangible assets and the corresponding amortization expense on a tax-effected basis where applicable.

1Q12 Earnings Conference Call  
1Q12 Earnings Conference Call  
Supplemental Materials  
April 18, 2012  
April 18, 2012

Safe Harbor Language

Safe Harbor Language

2

Statements contained in this presentation which are not historical facts and which pertain to future operating results of IBERIABANK Corporation and its subsidiaries constitute forward-looking statements

within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-

looking statements involve significant risks and uncertainties.

Actual results may differ materially from the results discussed in these forward-looking statements. Factors that might cause such a difference include, but are not limited to, those discussed in the Company's periodic filings with the SEC.

In connection with the proposed acquisition of Florida Gulf Bancorp, Inc., IBERIABANK Corporation will file a Registration Statement on Form S-4 that will contain a proxy statement/prospectus. **INVESTORS ARE URGED TO CAREFULLY READ THE PROXY STATEMENT/PROSPECTUS REGARDING THE PROPOSED TRANSACTION WHEN IT BECOMES AVAILABLE, BECAUSE IT WILL CONTAIN IMPORTANT INFORMATION.** Investors may obtain a free copy of the proxy statement/prospectus (when it is available) and other documents containing information about IBERIABANK Corporation and Florida Gulf Bancorp, Inc., without charge, at the SEC's web site at <http://www.sec.gov>. Copies of the proxy statement/prospectus and the SEC filings that will be incorporated by reference in the proxy statement/prospectus may also be

This communication is not a solicitation of any vote or approval, is not an offer to purchase shares of Florida Gulf Bancorp, Inc. common stock, nor is it an offer to sell shares of IBERIABANK Corporation common stock which may be issued in the proposed merger. Any issuance of IBERIABANK Corporation common stock in the proposed merger would have to be registered under the Securities Act of

1933, as amended, and such IBERIABANK Corporation common stock would be offered only by means of a prospectus complying with the Act.

obtained for free from the IBERIABANK Corporation website, [www.iberiabank.com](http://www.iberiabank.com), under the heading Investor Information .

Introductory Comments

3

Introductory Comments  
Summary

Position

Stable Balance Sheet Composition

Very Balanced; Core Funded; Low C&D Exposure

Continued Good Asset Quality; Extraordinary Capital

Well Positioned On Interest Rates And Credit Risk

Favorable Capital Ratios of Bank Holding Companies With  
More Than \$5 Billion in Assets

Legacy Deposit Growth in 1Q12 And Improved Deposit Mix

Future Growth Engines in Multiple Markets

Strategic Recruiting Continued During The 1  
st  
Quarter

Fortunately, We Avoided What Ails The Banking Industry

Remain Well Positioned For Future Opportunities  
4

IBKC Overview  
Our Locations  
Arkansas  
34 Branches  
\$1.0 bil deposits  
#12 Rank  
30 Non-bank Offices



Texas

4 Branches

\$185 mm deposits

#227 Rank

3 Non-bank Offices

Louisiana

79 Branches

\$5.1 bil deposits

#5 Rank

30 Non-bank Offices

Alabama

13 Branches

\$500 mm deposits

#20 Rank

6 Non-bank Offices

Florida

50 Branches

\$2.5 bil deposits

#22 Rank

12 Non-bank Offices

Tennessee

3 Branches

\$155 mm deposits

#113 Rank

1 Non-bank Office

Deposit Market Share as of June 30, 2011

Florida branch and deposit information reflects pro forma Florida Gulf Bank acquisition

Source: SNL Financial

Map Reflects Locations as of April 15, 2012

\*Other Mortgage Locations not shown = 9

Financial Overview

6

Financial Overview  
Summary  
1Q12 and 3/31/12

T/E Net Interest Income Down \$1mm (-1%)

Credit Quality Statistics Excluding FDIC Covered Assets And

Acquired Assets Marked To Fair Value:

NPA/Assets = 0.83% (0.87% in 4Q11)

30+ Days Past Due = 1.28% (1.37% in 4Q11)

Loan Loss Reserve/Loans = 1.21% (1.24% in 4Q11)

Net COs/Average Loans = 0.09% (0.31% in 4Q11)

Provision = \$3mm (\$4mm in 4Q11)

Reported EPS Of \$0.66, Up 11% from 4Q11. Significant Items Impacting 4Q11 Results Include:

7

ORE write-down = \$2 mm or \$0.03

Gains on sale of investments = \$3 mm or \$0.06

One-time acquisition and conversion costs = \$1 mm or \$0.02

Financial Overview  
Favorable Balance Sheet Growth  
1Q12 Results



Financial Overview  
Low Risk Balance Sheet At March 31, 2012  
39% Of Balance Sheet In Very Low Risk Components  
9

Financial Overview  
Trends  
-  
Mortgage  
Interest  
Rates



Conforming  
Rates Are  
Bouncing  
Around New  
Lows

Refi Activity  
Has  
Diminished

Sales Spreads  
Remain  
Favorable

Improved  
Competitive  
Dynamics In  
Mortgage  
Business  
Source: *Bloomberg*  
as of April 16, 2012  
10

Financial Overview  
Mortgage Quarterly Revenues

Total 2011  
Originations Of  
\$1.7 Billion

In 1Q12 Closed  
\$451mm (-13%  
Vs. 4Q11)

In 1Q12 Sold  
\$476mm (-4%  
Vs. 4Q11)

1Q12 Vs. 4Q11:  
3% Increase In  
Mtg. Revenues

\$220mm  
Locked Pipeline  
on 4/13/12  
11

Financial Overview  
Title Insurance Quarterly Revenues

Title &  
Mortgage  
Footprints  
Don't

Necessarily  
Overlap

1Q12:  
\$4.5mm In  
Revenues  
(-7% Vs.  
4Q11)  
12

Financial Overview  
Service Charges/Revenues

Less Reliance On  
Service Charge  
Income And  
Consumer Fees Than

Peers

13

Source: SNL

Data as of most recent quarter

Non-Interest Income Excludes Gains on Acquisitions and Investment Sales

Financial Overview  
Total  
Revenues  
-  
IBERIA  
Wealth  
Advisors



and  
IBERIA Capital Partners  
14

ICP/IWA  
Revenues  
of \$1.9  
million  
(+25% Vs.

4Q11)

\$0.0

\$0.2

\$0.4

\$0.6

\$0.8

\$1.0

\$1.2

\$1.4

\$1.6

\$1.8

\$2.0

1Q11

2Q11

3Q11

4Q11

1Q12

IBERIA CAPITAL PARTNERS/  
IBERIA WEALTH ADVISORS

Financial Overview  
Quarterly Repricing Schedule  
15

\$1.8 Billion In Aggregate Time Deposits Repricing Over The  
Next 12 Months At A Weighted Average Rate Of 1.16%  
2Q12

3Q12  
4Q12  
1Q13  
2Q13  
Cash Equivalents

450.7

\$

-

\$

-

\$

-

\$

-

\$

0.61%

0.00%

0.00%

0.00%

0.00%

Investments

176.5

\$

142.2

\$

97.6

\$

84.6

\$

90.5

\$

3.15%

3.24%

3.23%

3.29%

3.17%

Loans

3,633.8

\$

354.1

\$

289.3

\$

293.8

\$

283.6

\$

3.94%

5.43%

5.50%

5.41%

4.82%

Time Deposits

653.5

\$

527.4

\$

355.5

\$

250.3

\$

84.3

\$

1.19%

1.27%

1.00%

1.04%

1.01%

Borrowed Funds

407.8

\$

1.5

\$

5.8

\$

7.1

\$

37.7

\$

1.22%

4.00%

2.23%

3.28%

3.44%

Financial Overview  
Interest Rate Simulations  
Source: *Bancware*  
model, as of March 31, 2012

Slightly Asset Sensitive From An Interest Rate Risk Position

Degree Is A Function Of The Reaction Of Competitors To Changes  
In Deposit Pricing

Forward Curve Has A Positive Impact Over 12 Months

16

Base

Blue

Forward

Change In:

-200 bp

-100 bp

Case

+100 bp

+200 bp

Chip

Curve

Net Interest

Income

-0.5%

-0.1%

0.0%

2.6%

5.6%

-0.2%

0.9%

Economic

Value of

Equity

-1.1%

-1.6%

0.0%

4.7%

7.8%

-0.1%

-0.3%

Financial Overview  
Annual Change In Stock Price  
Source: *Bloomberg*  
as of April 16, 2012

17  
-50%  
-40%

-30%  
-20%  
-10%  
0%  
10%  
20%  
30%  
40%  
50%  
2001  
2002  
2003  
2004  
2005  
2006  
2007  
2008  
2009  
2010  
2011  
2012  
-4%  
16%  
-14%  
S&P Banks  
NASDAQ Banks  
DJIA  
S&P 500  
Russell 2000



Financial Overview  
Price Change By Index Since August 2007  
Source: SNL Through April 16, 2012  
18

Asset Quality  
19

Asset Quality  
Loan Portfolio Mix  
% based on gross portfolio  
excluding discounts on  
loans acquired in FDIC-assisted transactions  
20  
\$000s

% of CRE

%

Loans

C&D-IBERIABANK

381,682

16%

5%

CRE-Owner Occupied

961,762

40%

13%

CRE-Non-Owner Occupied

1,038,132

44%

14%

Total Commercial RE

2,381,577

\$

100%

32%

Asset Quality

1Q12 Compared To Prior Quarters

Note: Includes FDIC Assisted Acquisitions

21

(\$thousands)

1Q11

2Q11

3Q11

4Q11

1Q12

Nonaccruals

800,265

\$

790,953

\$

805,247

\$

719,236

\$

677,619

\$

OREO & Foreclosed

83,186

112,234

117,643

125,046

126,657

90+ Days Past Due

29,279

23,070

24,741

29,003

7,320

Nonperforming Assets

912,730

\$

926,257

\$

947,631

\$

873,285

\$

811,596

\$

NPAs/Assets

9.18%

8.12%

8.25%

7.43%

6.88%

NPAs/(Loans + OREO)

14.71%

12.76%

13.00%

11.62%

10.67%

LLR/Loans

2.44%

2.38%

2.45%

2.62%

2.37%

Net Charge-Offs/Loans

-0.05%

0.11%

0.10%

0.29%

0.09%

Past Dues:

30-89 Days Past Due

107,725

\$

86,880

\$

74,604

\$

86,467

\$

35,228

\$

90+ days Past Due

29,279

23,070

24,741

29,003

7,320

Nonaccual Loans

800,265

790,953

805,247

719,236

677,619

Total 30+ Past Dues

937,269

\$

900,903

\$

904,592

\$

834,705

\$

720,167

\$

% Loans

15.31%

12.61%

12.62%

11.30%

9.63%

Loan Mix:

Commercial

67.5%

60.6%

61.4%

64.6%

64.9%

Consumer

16.0%

16.2%

16.0%

16.3%

16.5%

Mortgage

10.8%

8.9%

8.3%

7.7%

7.3%

Business Banking

1.4%

10.5%

10.3%

7.5%

7.1%

Indirect

3.7%

3.2%



3.4%

3.3%

3.6%

Credit Cards

0.6%

0.6%

0.6%

0.6%

0.6%

Total Loans

100.0%

100.0%

100.0%

100.0%

100.0%

IBERIABANK Corporation

3/31/11  
6/30/11  
9/30/11  
12/31/11  
3/31/12  
Consolidated (Ex-FDIC Covered Assets and SOP 03-3)  
30+ days past due

0.35%

0.41%

0.46%

0.38%

0.30%

Non-accrual

1.30%

0.99%

1.22%

0.99%

0.98%

Total Past Due

1.65%

1.40%

1.68%

1.37%

1.28%

CapitalSouth Only

30+ days past due

7.85%

6.57%

6.09%

7.57%

1.70%

Non-accrual

21.47%

21.05%

21.20%

16.53%

22.07%

Total Past Due

29.32%

27.62%

27.29%

24.10%

23.77%

Orion Only

30+ days past due

4.24%

3.31%

2.85%

5.13%

0.92%

Non-accrual

36.07%

35.16%

37.56%

35.66%

35.46%

Total Past Due

40.31%

38.47%

40.41%

40.79%

36.38%

Century Only

30+ days past due

5.18%

3.82%

4.09%

3.07%

2.59%

Non-accrual

42.15%

42.74%

43.95%

44.29%

41.87%

Total Past Due

47.33%

46.56%

48.04%

47.36%

44.46%

Sterling Only

30+ days past due

12.17%

3.83%

2.69%

3.60%

0.86%

Non-accrual

28.59%

31.97%

34.68%

37.60%

41.85%

Total Past Due

40.76%

35.80%

37.37%

41.20%

42.71%

Consolidated (With FDIC Covered Assets)

30+ days past due

2.04%

1.41%

1.28%

1.46%

0.54%

Non-accrual

11.89%

10.17%

10.36%

9.11%

8.55%

Total Past Due

13.93%

11.58%

11.64%

10.57%

9.09%

Asset Quality

Loans Past Due + Non-Accruals

\*\* Beginning in 2011, IBERIABANK fsb was merged with IBERIABANK

22

Asset Quality

Trends

Entity NPAs & Past Dues

Note: Includes FDIC Assisted Acquisitions

23

(Dollars in \$000s)

1Q11\*

2Q11  
 3Q11  
 4Q11  
 1Q12  
 \$Chg  
 3/31/11  
 6/30/11  
 9/30/11  
 12/31/11  
 3/31/12  
 Last Qtr.  
 Nonaccrual Loans  
 800,265  
 \$  
 790,953  
 \$  
 805,247  
 \$  
 719,236  
 \$  
 677,619  
 \$  
 (41,617)  
 \$  
 OREO & Foreclosed Assets  
 83,186  
 \$  
 112,234  
 \$  
 117,643  
 \$  
 125,046  
 \$  
 126,657  
 \$  
 1,612  
 \$  
 Accruing 90+ Days Past Due  
 29,279  
 \$  
 23,070  
 \$  
 24,741  
 \$  
 29,003  
 \$  
 7,320  
 \$  
 (21,683)  
 \$

Total NPAs

912,730

\$

926,257

\$

947,631

\$

873,285

\$

811,596

\$

(61,689)

\$

NPAs / Total Assets

9.18%

8.12%

8.25%

7.43%

6.88%

30-89 Days Past Due

107,725

\$

86,880

\$

74,604

\$

86,467

\$

35,228

\$

(51,239)

\$

30-89 Days PDs / Loans

1.76%

1.22%

1.04%

1.17%

0.47%



Asset Quality

Trends

Entity LLR & Net COs

Note: Includes FDIC Assisted Acquisitions

24

(Dollars in \$000s)

1Q11

2Q11  
 3Q11  
 4Q11  
 1Q12  
 \$Chg  
 3/31/2011  
 6/30/2011  
 9/30/2011  
 12/31/2011  
 3/31/2012  
 Last Qtr.  
 Loan Loss Reserve\*  
 149,119  
 \$  
 169,988  
 \$  
 175,320  
 \$  
 193,761  
 \$  
 177,192  
 \$  
 (16,569)  
 \$  
 LLR / Total Loans  
 2.44%  
 2.36%  
 2.43%  
 2.62%  
 2.37%  
 Net Charge-Offs  
 (764)  
 \$  
 1,718  
 \$  
 1,880  
 \$  
 5,350  
 \$  
 1,695  
 \$  
 (3,656)  
 \$  
 Net COs/Avg Loans  
 -0.05%  
 0.11%  
 0.10%  
 0.29%  
 0.09%  
 LLR Coverage Of NPAs

16%

18%

18%

22%

22%

\*

Does not include loan discounts associated with acquisitions.

Asset Quality  
Loan Mix And 30 Days+ Past Due  
25  
1Q11  
2Q11  
3Q11  
4Q11

1Q12  
1Q12\*  
3/31/11  
6/30/11  
9/30/11  
12/31/11  
3/31/12  
3/31/12  
% of Outstandings  
Commercial  
67.5%  
60.6%  
61.4%  
64.6%  
64.9%  
65.4%  
Mortgage  
10.8%  
8.9%  
8.3%  
7.7%  
7.3%  
4.2%  
Consumer  
16.0%  
16.2%  
16.0%  
16.3%  
16.5%  
16.4%  
Indirect  
3.7%  
3.2%  
3.4%  
3.3%  
3.6%  
4.6%  
Business Banking  
1.4%  
10.5%  
10.3%  
7.5%  
7.1%  
8.6%  
Credit Cards  
0.6%  
0.6%  
0.6%  
0.6%  
0.6%

0.8%

Total Loans

100.0%

100.0%

100.0%

100.0%

100.0%

100.0%

Past Due 30+ Days\*

Commercial

14.78%

12.97%

12.80%

11.25%

9.57%

1.09%

Mortgage

15.21%

14.89%

15.84%

16.69%

16.14%

2.27%

Consumer

14.71%

11.33%

10.52%

9.82%

7.91%

1.31%

Indirect

0.74%

0.78%

0.96%

1.08%

0.63%

0.59%

Business Banking

2.82%

4.91%

7.01%

4.87%

5.04%

2.59%

Credit Cards

1.74%

1.56%

1.90%

2.20%

1.45%

1.33%

Total Loans

13.93%

11.58%

11.64%

10.57%

9.09%

1.28%

\*

Excludes FDIC assisted acquisitions and SOP 03-3 loans acquired from OMNI and Cameron

Asset Quality  
Classified Assets

Classified  
Assets  
Are  
Loans That Exhibit



Stress And Warrant  
Close Watching

Classified Assets were  
\$206 million at  
December 31, 2011 and  
\$194 million at March  
31, 2012

Our Classified Assets As  
A Percentage Of Total  
Assets Are Very Low,  
Particularly Compared  
To Our Local Peers

26

Classified Assets  
-to-Total Assets

At December 31 ,2011

Source: SNL, Company Filings for 2011

IBKC Data as of December 31, 2011 *-Excludes covered  
loans related to FDIC-Assisted Acquisitions*

Asset Quality  
Loan Loss Reserve

Legacy IBERIABANK Credits Performing Very Well

Classified Assets And NPAs Remain Favorable

\$2.9 Million Loan Loss Provision In 1Q12 (4Q11 = \$4.3  
 Million)  
 \$1.3 Million In  
 Net Charge-Offs  
 In 1Q12  
 Excluding FDIC  
 Covered and  
 SOP 03-3 Loans  
 (0.09% Of  
 Average Loans)  
 27  
 1Q11  
 2Q11  
 3Q11  
 4Q11  
 1Q12  
 Net Charge-Offs -  
 legacy  
 (655)  
 \$  
 1,895  
 \$  
 1,711  
 \$  
 4,622  
 \$  
 1,339  
 \$  
 Loan Growth  
 2,043  
 4,737  
 615  
 5,684  
 2,139  
 Change In Asset Quality  
 2,313  
 719  
 3,976  
 (7,686)  
 (2,474)  
 Loan Loss Provision -  
 legacy  
 3,701  
 \$  
 7,351  
 \$  
 6,302  
 \$  
 2,620  
 \$

1,004  
 \$  
 Loan Loss Provision -  
 OMNI/Cameron  
 -  
 -  
 -  
 -  
 1,106  
 Loan Loss Provision -  
 FDIC Acqs.  
 1,770  
 2,639  
 (175)  
 1,659  
 747  
 Total Loan Loss Provision  
 5,471  
 \$  
 9,990  
 \$  
 6,127  
 \$  
 4,279  
 \$  
 2,858  
 \$  
 Net Charge-Offs/Avg. Loans  
 -0.05%  
 0.11%  
 0.10%  
 0.29%  
 0.09%  
 Loan Loss Reserve/Loans  
 2.44%  
 2.38%  
 2.45%  
 2.62%  
 2.37%



The Lowest Level Of  
C&D Loan Exposure  
Compared To Peers

One Of The Lowest  
Levels Of NPAs  
Compared To Peers  
Asset Quality  
C&D Loans And NPAs  
Compared To Peers

Source: SNL, using most recent quarterly information

NPA/Adjusted Total Assets excludes FDIC covered assets

IBKC data also excludes acquired assets marked to fair value

C&D Loans /

Total Loans

NPAs /

Adjusted

Total Assets

28

Asset Quality  
Commercial Real Estate Loan Portfolio  
Excludes covered loans related to FDIC-Assisted Acquisitions  
29

Asset Quality

Commercial Real Estate Loan Portfolio

Note: Includes commercial construction and land development loans

Excludes covered loans related to FDIC-Assisted Acquisitions

30

Mar 2011

Jun 2011



Sep 2011  
 Dec 2011  
 March 2012  
 Non-Owner Occupied  
 Current  
 916.1  
 \$  
 1,215.2  
 \$  
 1,193.0  
 \$  
 1,223.8  
 \$  
 1,263.9  
 \$  
 Past Due  
 6.8  
 10.8  
 16.2  
 7.3  
 2.6  
 Nonaccrual  
 31.9  
 50.7  
 57.1  
 45.2  
 44.6  
 Total  
 954.8  
 \$  
 1,276.7  
 \$  
 1,266.4  
 \$  
 1,276.3  
 \$  
 1,311.1  
 \$  
 % Nonaccrual  
 3.34%  
 3.97%  
 4.51%  
 3.54%  
 3.40%  
 Owner Occupied  
 Current  
 691.2  
 \$  
 982.7  
 \$

1,009.0  
\$  
1,056.8  
\$  
1,058.3  
\$  
Past Due  
0.8  
1.2  
0.5  
3.5  
3.0  
Nonaccrual  
5.9  
7.5  
7.3  
8.6  
9.2  
Total  
697.9  
\$  
991.4  
\$  
1,016.7  
\$  
1,068.9  
\$  
1,070.5  
\$  
% Nonaccrual  
0.84%  
0.75%  
0.72%  
0.81%  
0.86%  
Total CRE  
1,652.7  
\$  
2,268.1  
\$  
2,283.1  
\$  
2,345.2  
\$  
2,381.6  
\$  
% Nonaccrual  
2.29%  
2.56%  
2.82%

2.30%

2.26%

Non-Owner Occup/Risk Based Cap.

100%

120%

100%

101%

102%

Asset Quality  
Commercial Loan Composition  
Note:  
At  
March  
31  
,2012;

Includes  
commercial  
construction  
and  
land  
development  
loans

excludes  
Covered  
Assets  
31

Consumer Loan  
Portfolio  
32

Consumer Loan Portfolio

By

Product

Score

Distribution

Note: Excludes Credit Cards

Excludes Covered Loans from FDIC Acquisitions

33  
Score  
Intervals  
HELOC  
Home  
Equity  
Loans  
Unsecured  
Lines  
Unsecured  
Other  
Secured  
Indirect  
Auto  
800 +  
12%  
12%  
6%  
8%  
11%  
11%  
750 - 799  
41%  
38%  
30%  
30%  
27%  
27%  
700 - 749  
24%  
23%  
24%  
25%  
22%  
23%  
650 - 699  
14%  
14%  
19%  
19%  
19%  
20%  
600 - 649  
4%  
5%  
9%  
7%  
8%  
9%



550 - 599

2%

4%

5%

4%

5%

5%

500 - 549

1%

2%

4%

3%

3%

3%

450 - 499

0%

1%

1%

1%

1%

1%

400 - 449

0%

0%

0%

0%

0%

0%

Other

1%

1%

2%

2%

3%

2%

Total

100%

100%

100%

100%

100%

100%

Avg. Score

745

723

730

709

702

715

Consumer Portfolio - Score Distribution By Product

Consumer  
Loan Portfolio  
Past Dues  
By Product

Generally Good  
And Stable Asset

Quality Across

Consumer

Products

Excludes FDIC Loss Share Covered Assets

34

3/31/11

6/30/11

9/30/11

12/31/11

3/31/12

Home Equity Lines of Credit

30 to 59 Days Past Due

0.21%

0.13%

0.17%

0.36%

0.23%

60 to 89 Days Past Due

0.01%

0.04%

0.08%

0.08%

0.01%

Over 90 Days Past Due

0.00%

0.00%

0.00%

0.00%

0.00%

Total 30+ Days Past Due

0.22%

0.17%

0.25%

0.44%

0.24%

Net Charge-Offs

0.90%

0.02%

0.38%

0.03%

-0.06%

Home Equity Term Loans

30 to 59 Days Past Due

0.29%

0.50%

0.59%

0.89%

0.50%

60 to 89 Days Past Due

0.01%

0.13%  
0.21%  
0.12%  
0.09%  
Over 90 Days Past Due  
0.00%  
0.00%  
0.01%  
0.10%  
0.10%  
Total 30+ Days Past Due  
0.31%  
0.63%  
0.81%  
1.11%  
0.68%  
Net Charge-Offs  
0.82%  
0.26%  
0.07%  
0.02%  
0.19%  
Indirect Loans  
30 to 59 Days Past Due  
0.33%  
0.37%  
0.44%  
0.54%  
0.20%  
60 to 89 Days Past Due  
0.02%  
0.09%  
0.11%  
0.06%  
0.07%  
Over 90 Days Past Due  
0.00%  
0.00%  
0.00%  
0.00%  
0.00%  
Non Accrual  
0.39%  
0.32%  
0.41%  
0.48%  
0.36%  
Total 30+ Days Past Due  
0.74%  
0.78%

0.96%  
1.08%  
0.63%  
Net Charge-Offs  
0.24%  
0.09%  
0.20%  
0.38%  
0.08%  
Credit Card Loans  
30 to 59 Days Past Due  
0.26%  
0.28%  
0.37%  
0.98%  
0.27%  
60 to 89 Days Past Due  
0.32%  
0.13%  
0.25%  
0.22%  
0.17%  
Over 90 Days Past Due  
0.00%  
0.00%  
0.00%  
0.00%  
0.00%  
Non Accrual  
1.02%  
0.97%  
1.11%  
0.84%  
0.89%  
Total 30+ Days Past Due  
1.60%  
1.39%  
1.73%  
2.05%  
1.33%  
Net Charge-Offs  
1.76%  
1.95%  
1.67%  
2.58%  
1.81%  
Other Consumer Loans  
30 to 59 Days Past Due  
0.26%  
0.30%

0.28%  
0.55%  
0.36%  
60 to 89 Days Past Due  
0.09%  
0.30%  
0.05%  
0.56%  
0.05%  
Over 90 Days Past Due  
0.00%  
0.00%  
0.00%  
0.13%  
0.00%  
Total 30+ Days Past Due  
0.35%  
0.60%  
0.33%  
1.24%  
0.42%  
Net Charge-Offs  
0.74%  
0.73%  
0.56%  
0.77%  
0.62%  
Total Consumer Loans  
Total 30+ Days Past Due  
0.31%  
0.47%  
0.56%  
0.85%  
0.44%  
Net Charge-Offs  
0.71%  
0.28%  
0.29%  
0.27%  
0.20%  
Consumer Loan Portfolio - Quarterly Credit Statistics  
Loans Past Due As A % of Product Loans

Consumer Loan Portfolio  
By  
Product

Origination  
Mix  
35



Consumer Loan Portfolio  
By  
Product

Loan-To-Values  
36

Consumer Loan Portfolio  
Indirect

30+  
Days  
Past  
Dues



Consumer Loan Portfolio  
Indirect

Net Charge-Offs  
38

FDIC Loss Share  
Performance  
39

Loss Share Performance Covered  
Loan Portfolio Rollforward  
40  
Average  
Income /  
Expense  
Average

Yield  
 Average  
 Income /  
 Expense  
 Average  
 Yield  
 Average  
 Income /  
 Expense  
 Average  
 Yield  
 Average  
 Income /  
 Expense  
 Average  
 Yield  
 Covered Loans  
 1,489,782  
 40,454  
 10.768%  
 1,421,784  
 28,201  
 7.819%  
 1,350,935  
 55,518  
 16.139%  
 1,293,160  
 52,019  
 15.968%  
 Mortgage Loans  
 243,303  
 4,487  
 7.378%  
 229,678  
 5,209  
 9.072%  
 218,922  
 4,799  
 8.768%  
 211,640  
 4,946  
 9.347%  
 Indirect Automobile  
 -  
 -  
 0.000%  
 -  
 -  
 0.000%  
 -

-  
0.000%  
-  
-  
0.000%  
Credit Card  
1,026  
17  
6.721%  
972  
16  
6.693%  
957  
15  
6.246%  
901  
14  
6.199%  
Consumer  
189,022  
(234)  
-0.497%  
172,391  
3,780  
8.698%  
162,815  
3,701  
9.019%  
155,406  
3,895  
10.080%  
Line Of Credit-Consumer Loans  
81,575  
2,967  
14.588%  
80,650  
2,372  
11.669%  
79,220  
2,502  
12.528%  
75,164  
2,927  
15.663%  
Commercial & Business Banking  
975,301  
33,217  
13.477%  
938,554  
16,824



7.018%  
 889,481  
 44,502  
 19.581%  
 850,519  
 40,238  
 18.719%  
 Loans in Process  
 (445)  
 -  
 0.000%  
 (460)  
 -  
 0.000%  
 (461)  
 -  
 0.000%  
 (469)  
 -  
 0.000%  
 Overdrafts  
 0  
 -  
 0.000%  
 0  
 -  
 0.000%  
 0  
 -  
 0.000%  
 0  
 -  
 0.000%  
 0  
 -  
 0.000%  
 FDIC Loss Share Receivable  
 666,159  
 (18,315)  
 -10.877%  
 626,551  
 (2,602)  
 -1.625%  
 592,985  
 (29,255)  
 -19.305%  
 573,776  
 (27,927)  
 -19.255%  
 Net Covered Loan Portfolio  
 2,155,941  
 22,139  
 4.080%

2,048,335  
25,599  
4.930%  
1,943,920  
26,263  
5.327%  
1,866,937  
24,092  
5.142%  
Average  
Income /  
Expense  
Average  
Yield  
Average  
Income /  
Expense  
Average  
Yield  
Average  
Income /  
Expense  
Average  
Yield  
419,756  
4,500  
4.252%  
401,069  
4,317  
4.309%  
Sterling Bank  
188,032  
2,293  
4.838%  
178,257  
2,290  
5.043%  
169,542  
2,963  
6.841%  
158,148  
2,294  
5.763%  
4Q2011  
4Q2011  
3Q2011  
1Q2012  
2Q2011  
3Q2011  
1Q2012

2Q2011  
 Average  
 Income /  
 Expense  
 Average  
 Yield  
 Covered Loans  
 1,489,782  
 40,454  
 10.768%  
 1,421,784  
 28,201  
 7.819%  
 1,350,935  
 55,518  
 16.139%  
 1,293,160  
 52,019  
 15.968%  
 CapitalSouth Bank  
 240,511  
 5,196  
 8.536%  
 227,549  
 (1,827)  
 -3.080%  
 209,043  
 14,372  
 26.967%  
 198,491  
 6,203  
 12.416%  
 Orion Bank  
 794,202  
 29,013  
 14.479%  
 759,860  
 24,875  
 12.861%  
 734,021  
 29,565  
 15.817%  
 710,111  
 34,820  
 19.448%  
 Century Bank  
 323,681  
 4,105  
 5.072%  
 303,773

3,024  
 3.979%  
 281,888  
 5,261  
 7.387%  
 264,864  
 6,697  
 10.080%  
 Sterling Bank  
 131,388  
 2,140  
 6.464%  
 130,602  
 2,130  
 6.405%  
 125,983  
 6,319  
 19.631%  
 119,694  
 4,299  
 14.239%  
 FDIC Loss Share Receivable  
 666,159  
 (18,315)  
 -10.877%  
 626,551  
 (2,602)  
 -1.625%  
 592,985  
 (29,255)  
 -19.305%  
 573,776  
 (27,927)  
 -19.255%  
 CapitalSouth Bank  
 58,676  
 (4,456)  
 -30.041%  
 57,146  
 5,754  
 39.402%  
 56,241  
 (8,707)  
 -60.581%  
 49,433  
 (1,917)  
 -15.338%  
 Orion Bank  
 392,880  
 (13,256)

-13.348%  
375,943  
(11,021)  
-11.472%  
355,317  
(16,430)  
-18.095%  
349,685  
(21,626)  
-24.466%  
Century Bank  
157,959  
(756)  
-1.894%  
145,807  
2,505  
6.723%  
137,868  
(761)  
-2.160%  
136,205  
(2,380)  
-6.913%  
Sterling Bank  
56,644  
152  
1.065%  
47,655  
159  
1.310%  
43,559  
(3,357)  
-30.153%  
38,453  
(2,004)  
-20.621%  
Net Covered Loan Portfolio  
2,155,941  
22,139  
4.080%  
2,048,335  
25,599  
4.930%  
1,943,920  
26,263  
5.327%  
1,866,937  
24,092  
5.142%  
CapitalSouth Bank

299,187

740

0.954%

284,696

3,927

5.448%

265,284

5,665

8.406%

247,924

4,286

6.882%

Orion Bank

1,187,083

15,757

5.269%

1,135,803

13,853

4.807%

1,089,338

13,135

4.756%

1,059,796

13,194

4.952%

Century Bank

481,639

3,349

2.787%

449,580

5,529

4.869%

Acquisition of  
Florida Gulf Bancorp, Inc.  
41

Florida Gulf Bancorp Acquisition  
Florida Gulf Bancorp Acquisition  
Source: SNL Financial Deposit Data as of June 2011  
42

Announced March 19, 2012



Adds 8 branches in Fort Myers-Cape  
Coral, Florida MSA

Attractive, established client base  
complements our existing client base

Total Loans: \$262 million

Total Assets: \$350 million

Total Deposits: \$279 million

Total Equity: \$24 million common stock  
plus \$4 million preferred stock

Total deal value of \$35 million for  
common stock, \$4 million for preferred  
stock outstanding, plus up to additional  
\$4 million based on performance of  
certain acquired loans over 3-year period

Includes \$28 million, pre-tax credit mark  
(11% of loans)

Price / Tangible Book: 1.41x

Adjusted Core Deposit Premium: 4.9%

Accretive to EPS

Slightly dilutive to TVBS

IRR in excess of cost of capital

Financial Assumptions & Impact

Financial Assumptions & Impact

Credit Mark:

\$28 million, pre-tax; 11% of total Florida Gulf loans

Including prior NCOs, represents cumulative loss of 11% of Florida Gulf's legacy portfolio

Other Marks:

Estimated to be immaterial in aggregate

No Core Deposit Intangible

Cost Savings:

Cost savings of approximately \$3 million, pre-tax annually

Represents approximately 30% of Florida Gulf's 2011

operating non-interest expenses

Fully achieved by the first quarter of 2013

Revenue synergies identified, but not included in estimates

Merger Related Costs:

Approximately \$6 million, pre-tax

Conservative

Financial

Assumptions

Attractive

Financial

Impact

Accretive to EPS, excluding impact of merger-related costs in the first year and after fully phased-in cost savings; approximately 1% accretive when full savings phased in

Slightly dilutive to tangible book value per share (approximately 1%)

Strong pro forma capital ratios:

Tangible Common Equity Ratio 9.34% (down 17 bps)

Total Risk Based Capital Ratio 15.92% (down 29 bps)

Internal rate of return in mid-teens; well in excess of our cost of capital

43

Fort Myers-Cape Coral MSA  
Fort Myers-Cape Coral MSA  
Distribution  
Distribution  
College Pointe  
Deposits: \$92 million  
First Street

Deposits: \$65 million  
Daniels Parkway  
Deposits: \$27 million  
Del Prado Blvd  
Deposits: \$21 million  
Winkler Road  
Deposits: \$30 million  
Dani Drive  
Deposits: \$20 million  
44

Markets  
45

Markets  
Local Economies  
Unemployment

vs.  
U.S.  
MSAs

Source: U.S. Department of Labor, Bureau of Labor Statistics

Consistently Low  
Rates Of  
Unemploy-ment  
In Our Legacy  
MSAs

Many Of Our  
Legacy Markets  
Not Dependent  
On Housing For  
Growth

Assets In FDIC-  
Assisted  
Acquisition  
Markets Are  
Protected Under  
Loss-Share  
Agreements  
46



Markets  
Local Economies  
Freddie  
Mac

Regional Prices  
Source: Freddie Mac, FMHPI data series for 4Q2011

47

Last 5-Year

Housing

Price

Last 12

4Q11 vs.

Region

States Included

Change

Months

3Q11

West North Central

IA, KS, MN, MO, ND, NE, SD

-4.3%

1.7%

1.9%

West South Central

LA, AR, TX, OK

-3.9%

-0.3%

-2.5%

East South Central

TN, AL, MS, KY

-11.2%

-0.8%

-3.9%

East North Central

IL, IN, MI, OH, WI

-19.9%

-1.5%

-3.1%

New England

CT, MA, ME, NH, RI, VT

-15.9%

-1.7%

-2.4%

Pacific

CA, OR, WA, HI, AK

-22.8%

-1.9%

3.4%

South Atlantic

NC, SC, FL, GA, VA, MD, WV, DC, DE

-18.8%

-2.1%

-4.5%

Mountain

AZ, CO, ID, MT, NM, NV, UT, WY

-27.0%

-3.1%

-5.4%

Middle Atlantic

NY, NJ, PA

-14.5%

-4.2%

-9.4%

US Average

-25.1%

-3.0%

-4.9%

Markets

Local Economies

Housing Price Change Vs. U.S. MSAs

Source: Freddie Mac, FMHPI data series for 4Q2011

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Markets  
Local Economies  
Housing  
Price  
Trends

IBKC

Markets

49

Source: Local Market Monitor 4Q2011

Markets  
Local Economies  
Housing  
Price  
Trends

IBKC

Markets

50

Source: Local Market Monitor 4Q2011



Markets  
Local Economies  
Housing  
Price  
Trends

IBKC

Markets

51

Source: Local Market Monitor 4Q2011

Markets  
Local Economies  
Housing  
Price  
Trends

IBKC

Markets

52

Source: Local Market Monitor 4Q2011

Markets

Local Economies

House Price Decline Probability

Source: PMI Economic Real Estate Trends as of 2Q11

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Source: SNL Financial

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MSA

IBKC

Market

Rank

IBKC

Offices  
IBKC  
Deposits  
IBKC Dep  
Mkt. Share  
(%)  
Percent of  
IBKC  
Franchise  
Market  
Population  
Population  
Change  
2000-10  
(%)  
Projected  
Population  
Change  
2010-15  
(%)  
Median  
HH  
Income  
2010  
(\$)  
HH  
Income  
Change  
2000-10  
(%)  
Projected  
HH Income  
Change  
2010-15  
(%)  
FLORIDA  
North Port-Bradenton-Sarasota, FL  
6  
13  
706,045  
4.30  
7.63  
712,761  
20.82  
4.06  
51,943  
27.68  
10.66  
Naples-Marco Island, FL  
5

7  
623,371  
6.25  
6.74  
332,156  
32.13  
5.99  
62,368  
28.82  
11.33  
Miami-Fort Lauderdale-Pompano Beach, FL  
34  
11  
526,968  
0.33  
5.70  
5,513,060  
10.09  
1.37  
51,835  
28.66  
13.46  
Key West, FL  
5  
5  
185,312  
8.21  
2.00  
73,868  
(7.19)  
(4.68)  
53,763  
25.83  
10.94  
Cape Coral-Fort Myers, FL  
18  
4  
158,839  
1.39  
1.72  
628,829  
42.63  
8.17  
51,699  
28.21  
10.86  
Jacksonville, FL  
30  
3  
53,557



0.11  
0.58  
1,389,042

23.72  
7.08

54,392  
27.54

11.94

LOUISIANA

New Orleans-Metairie-Kenner, LA

5  
24

1,404,895  
4.82

15.18  
1,187,772

(9.78)  
8.77

42,621  
20.67

6.36

Lafayette, LA

1  
13

1,280,381  
23.15

13.84

263,368  
10.16

4.27

40,904  
15.26

8.20

New Iberia, LA

1  
4

786,474  
45.05

8.50

75,402  
2.92

0.17

35,185  
13.27

7.36

Lake Charles, LA

3  
17

508,287  
15.17

5.49  
194,964  
0.72  
(0.15)  
40,423  
14.49  
9.42  
Baton Rouge, LA  
5  
5  
430,652  
2.72  
4.65  
789,682  
11.86  
4.80  
42,872  
14.54  
7.08  
Monroe, LA  
3  
6  
316,612  
11.31  
3.42  
174,353  
2.53  
1.13  
35,606  
12.22  
10.11  
Shreveport-Bossier City, LA  
7  
2  
189,816  
2.85  
2.05  
394,961  
5.05  
1.61  
37,988  
14.48  
8.83  
Ruston, LA  
4  
2  
89,832  
7.88  
0.97  
57,874

(0.06)

(0.30)

30,621

11.16

4.98

Crowley, LA

6

2

52,234

6.52

0.56

60,988

3.61

0.49

29,921

12.20

4.42

Abbeville, LA

9

2

46,760

5.12

0.51

56,867

5.69

1.46

31,930

8.45

6.64

Bastrop, LA

6

2

17,509

6.49

0.19

28,799

(7.16)

(3.98)

27,955

11.26

5.29

Houma-Bayou Cane-Thibodaux, LA

14

1

13,291

0.31

0.14

204,128

4.96

0.46

39,560

12.74

9.36

ARKANSAS

Little Rock-North Little Rock-Conway, AR

9

11

389,999

2.87

4.22

694,164

13.70

5.87

51,146

31.38

13.27

Jonesboro, AR

3

6

213,547

8.31

2.31

119,895

11.26

6.02

39,890

28.23

16.63

Fayetteville-Springdale-Rogers, AR-MO

17

8

118,343

1.44

1.28

461,723

33.04

10.17

48,929

35.01

9.83

Paragould, AR

9

2

7,324

0.98

0.08

41,398

10.89

4.05

39,063

26.62

15.16

TENNESSEE

Memphis, TN-MS-AR

25

2

155,202

0.68

1.68

1,325,833

10.01

4.28

51,618

30.32

11.85

TEXAS

Houston-Sugar Land-Baytown, TX

54

4

185,288

0.13

2.00

6,017,013

27.60

10.46

58,086

30.07

14.35

ALABAMA

Birmingham-Hoover, AL

13

4

245,181

0.84

2.65

1,133,874

7.76

3.39

45,636

20.09

6.12

Montgomery, AL

12

2

104,538

1.45

1.13

372,902

7.61

3.06

44,338  
19.12  
8.45  
Mobile, AL  
9  
2  
99,878  
1.65  
1.08  
410,234  
2.60  
1.01  
39,492  
17.15  
9.17  
Huntsville, AL  
19  
2  
41,820  
0.63  
0.45  
407,958  
19.15  
9.36  
51,241  
18.68  
7.69  
Daphne-Fairhope-Foley, AL  
18  
1  
14,260  
0.44  
0.15  
186,407  
32.75  
11.05  
46,476  
15.47  
3.91  
Aggregate: National  
169  
9,603,738  
96.86  
23,310,275  
9.60  
4.06  
45,656  
21.40  
9.47  
Markets-Local Economies

IBKC Market Demographics

Markets  
Local Economies  
Oil & Gas Impact  
Source: Bloomberg  
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Summary Of IBKC

Industry Operating Environment--Challenging

Housing

Credit Risk

Interest Rate Risk

Operations Risk

We Tend To Move Ahead Of The Curve

Focus On Long-Term Investments & Payback

Organic And External Growth

Expense Controls And Revenue Growth

EPS/Stock

Price

Linkage

-

Shareholder Focus

Favorable Risk/Return Compared To Peers

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